

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Michigan

211 West Fort Street  
Detroit, MI 48226

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In Re: Erin L Owens  
Debtor

Case No.: 10-53504-wsd  
Chapter 13  
Judge: Walter Shapero.Detroit

Erin L Owens  
Plaintiff

Adv. Proc. No. 10-05320-wsd

v.

Bank Of America  
Defendant

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**DEFAULT ENTRY BY CLERK**

It appears from the records in the above-entitled proceeding that a summons has been served upon the defendant named below and that the defendant has failed to timely plead or otherwise defend in said proceeding as directed in said summons and as provided in the Federal Rules of Bankruptcy Procedure.

Now, therefore, pursuant to Fed. R. Bankr. P. 7055 the **DEFAULT** of the following is hereby entered.

**Bank Of America**

**The plaintiff shall file an application for default judgment, pursuant to L.B.R. 7055-1 within 14 days from the entry of this default. Applications for default judgment shall be accompanied by the affidavit required under the Servicemember's Civil Relief Act of 2003.**

**If the plaintiff fails to file the application for default judgment *within 14-days* from the entry of this default, the complaint may be dismissed without a hearing.**

Dated: 6/2/10

/s/ Katherine B. Gullo  
Katherine B. Gullo , Clerk of Court  
United States Bankruptcy Court